

BHARUCH MUSLIM MEDICAL AND WELFARE TRUST UK

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The trustee presents their report with the unaudited financial statements of the charity for the year ended 31 December 2024.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1011781

Trustee

The following trustee served during the year:

S. PATEL

Accountants

SG ACCOUNTANCY SERVICES LTD
296 GARSTANG ROAD
PRESTON
LANCASHIRE
PR2 9RX

OBJECTIVES AND ACTIVITIES

A larger charity must provide an explanation of its aims, including details of the issues it seeks to tackle and the changes or differences it seeks to make through its activities...

A larger charity must provide an explanation how the achievement of its aims will further its legal purposes...

A larger charity must provide an explanation of its strategies for achieving its stated aims and objectives...

A larger charity must provide an explanation of its criteria or measures it uses to assess success in the reporting period...

A larger charity should provide a more detailed explanation of its short-term and long-term aims and objectives...

ACHIEVEMENTS AND PERFORMANCE

A larger charity must review its charitable activities undertaken, explaining performance achieved against objectives set ...

A larger charity must include an explanation when material fundraising activities are undertaken, details of the performance achieved against fundraising objectives set ...

A larger charity must provide an explanation when material investments are held, details of investment performance achieved against objectives set ...

A larger charity must provide an explanation of any material expenditure occurred to raise income in the future...

A larger charity must provide commentary on those significant positive and negative factors within and outside the charity's control which are relevant to the achievement of its objectives ...

PLANS FOR FUTURE PERIODS

BHARUCH MUSLIM MEDICAL AND WELFARE TRUST UK

Trustees Annual Report

A larger charity must provide a summary of the charity's plans for the future including its aims and objectives and details of any plans to achieve them ...

A larger charity's report should explain the trustees perspective of the future direction of the charity...

The trustee is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. The Trustee is also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed

DR. AADIL Z. PATEL

Trustee

14 November 2025

BHARUCH MUSLIM MEDICAL AND WELFARE TRUST UK

Independent Examiners Report

Independent Examiner's Report to the trustee of BHARUCH MUSLIM MEDICAL AND WELFARE TRUST UK

I report to the trustees on my examination of the financial statements of BHARUCH MUSLIM MEDICAL AND WELFARE TRUST UK for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity's trustee you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

SIDDIQ GANI
SG ACCOUNTANCY SERVICES LTD
296 GARSTANG ROAD
PRESTON
LANCASHIRE
PR2 9RX

14 NOVEMBER 2025

BHARUCH MUSLIM MEDICAL AND WELFARE TRUST UK**Statement of Financial Activities**

for the year ended 31 December 2024

| | | Unrestricted | | |
|---|--------------|-----------------------|-----------------------|-----------------------|
| | | funds | Total funds | Total funds |
| | | 2024 | 2024 | 2023 |
| | Notes | £ | £ | £ |
| Income and endowments from: | | | | |
| Donations and legacies | 3 | 54,538 | 54,538 | 73,474 |
| Total | | <u>54,538</u> | <u>54,538</u> | <u>73,474</u> |
| Expenditure on: | | | | |
| Other | 4 | 184 | 184 | 101 |
| Total | | <u>184</u> | <u>184</u> | <u>101</u> |
| Net gains on investments | | - | - | - |
| Net income | | <u>54,354</u> | <u>54,354</u> | <u>73,373</u> |
| Transfers between funds | | - | - | - |
| Net income before other gains/(losses) | | <u>54,354</u> | <u>54,354</u> | <u>73,373</u> |
| Other gains and losses | | | | |
| Net movement in funds | | <u>54,354</u> | <u>54,354</u> | <u>73,373</u> |
| Reconciliation of funds: | | | | |
| Total funds brought forward | | 663,199 | 663,199 | 589,826 |
| Total funds carried forward | | <u><u>717,553</u></u> | <u><u>717,553</u></u> | <u><u>663,199</u></u> |

BHARUCH MUSLIM MEDICAL AND WELFARE TRUST UK**Balance Sheet**at **31 December 2024**

Charity No. 1011781

| | 2024 | 2023 |
|--|-----------------------|-----------------------|
| | £ | £ |
| Current assets | | |
| Cash at bank and in hand | 717,553 | 663,199 |
| | <u>717,553</u> | <u>663,199</u> |
| Net current assets | 717,553 | 663,199 |
| Total assets less current liabilities | 717,553 | 663,199 |
| Net assets excluding pension asset or liability | 717,553 | 663,199 |
| Total net assets | <u><u>717,553</u></u> | <u><u>663,199</u></u> |
| The funds of the charity | | |
| Restricted funds | 6 | |
| Unrestricted funds | 6 | |
| General funds | 717,553 | 663,199 |
| | <u>717,553</u> | <u>663,199</u> |
| Reserves | 6 | |
| Total funds | <u><u>717,553</u></u> | <u><u>663,199</u></u> |

Approved by the trustees on 31 December 2024

And signed on their behalf by:

DR. AADIL Z. PATEL

Trustee

13 November 2025

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

- Unrestricted funds These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
- Designated funds These are unrestricted funds earmarked by the trustees for particular purposes.
- Revaluation funds These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
- Restricted funds These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

- Recognition of income Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
- Income with related expenditure Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
- Donations and legacies Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
- Tax reclaims on donations and gifts Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
- Donated services and facilities These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
- Volunteer help The value of any volunteer help received is not included in the accounts.
- Investment income This is included in the accounts when receivable.
- Gains/(losses) on revaluation of fixed assets This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
- Gains/(losses) on investment assets This includes any gain or loss on the sale of investments.

BHARUCH MUSLIM MEDICAL AND WELFARE TRUST UK

Notes to the Accounts

Expenditure

| | |
|--------------------------------------|---|
| Recognition of expenditure | Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates. |
| Expenditure on raising funds | These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs. |
| Expenditure on charitable activities | These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs. |
| Grants payable | All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid. |
| Governance costs | These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs. |
| Other expenditure | These are support costs not allocated to a particular activity. |

Taxation

The charity is exempt from tax on its charitable activities.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of their value to the charity. Free for non-commercial use only.

2 Statement of Financial Activities - prior year

| | Unrestricted funds 2023 £ | Total funds 2023 £ |
|---|------------------------------------|--------------------------|
| Income and endowments from: | | |
| Donations and legacies | 73,474 | 73,474 |
| Total | <u>73,474</u> | <u>73,474</u> |
| Expenditure on: | | |
| Other | 101 | 101 |
| Total | <u>101</u> | <u>101</u> |
| Net income | <u>73,373</u> | <u>73,373</u> |
| Net income before other gains/(losses) | 73,373 | 73,373 |
| Other gains and losses: | | |
| Net movement in funds | <u>73,373</u> | <u>73,373</u> |
| Reconciliation of funds: | | |
| Total funds brought forward | 589,826 | 589,826 |
| Total funds carried forward | <u><u>663,199</u></u> | <u><u>663,199</u></u> |

3 Income from donations and legacies

| | Unrestricted | Total 2024 | Total 2023 |
|--|---------------|---------------|---------------|
| | £ | £ | £ |
| | 54,538 | 54,538 | 73,474 |
| | <u>54,538</u> | <u>54,538</u> | <u>73,474</u> |

4 Other expenditure

| | Unrestricted | Total 2024 | Total 2023 |
|------------------------------|--------------|---------------|---------------|
| | £ | £ | £ |
| General administrative costs | 184 | 184 | 101 |
| | <u>184</u> | <u>184</u> | <u>101</u> |

5 Staff costs

No employee received emoluments in excess of £60,000.

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Notes to the Accounts

6 Movement in funds

| | At 1 January 2024 | Incoming resources (including other gains/losses) £ | Resources expended £ | At 31 December 2024 £ |
|----------------------------|----------------------|--|----------------------------|--------------------------------|
| Restricted funds: | | | | |
| Unrestricted funds: | | | | |
| General funds | 663,199 | 54,538 | (184) | 717,553 |
| Total funds | <u>663,199</u> | <u>54,538</u> | <u>(184)</u> | <u>717,553</u> |

7 Analysis of net assets between funds

| | Unrestricted funds £ | Total £ |
|--------------------|----------------------------|----------------|
| Net current assets | 717,553 | 717,553 |
| | <u>717,553</u> | <u>717,553</u> |

8 Reconciliation of net debt

| | At 1 January 2024 £ | Cash flows £ | At 31 December 2024 £ |
|---------------------------|---------------------------|-----------------|--------------------------------|
| Cash and cash equivalents | 663,199 | 54,354 | 717,553 |
| | <u>663,199</u> | <u>54,354</u> | <u>717,553</u> |
| Net debt | <u>663,199</u> | <u>54,354</u> | <u>717,553</u> |

BHARUCH MUSLIM MEDICAL AND WELFARE TRUST UK**Statement of Cash flows**

for the year ended 31 December 2024

| | 2024 | 2023 |
|---|----------------|----------------|
| | £ | £ |
| Cash flows from operating activities | | |
| Net income per Statement of Financial Activities | 54,354 | 73,373 |
| Net cash provided by operating activities | <u>54,354</u> | <u>73,373</u> |
| Net cash from investing activities | <u>-</u> | <u>-</u> |
| Net cash from financing activities | <u>-</u> | <u>-</u> |
| Net increase in cash and cash equivalents | 54,354 | 73,373 |
| Cash and cash equivalents at the beginning of the year | 663,199 | 589,826 |
| Cash and cash equivalents at the end of the year | <u>717,553</u> | <u>663,199</u> |
| Components of cash and cash equivalents | | |
| Cash and bank balances | 717,553 | 663,199 |
| | <u>717,553</u> | <u>663,199</u> |

BHARUCH MUSLIM MEDICAL AND WELFARE TRUST UK**Detailed Statement of Financial Activities**

for the year ended 31 December 2024

| | Unrestricted | | |
|---|---------------------|--------------------|--------------------|
| | funds | Total funds | Total funds |
| | 2024 | 2024 | 2023 |
| | £ | £ | £ |
| Income and endowments from: | | | |
| Donations and legacies | 54,538 | 54,538 | 73,474 |
| | <u>54,538</u> | <u>54,538</u> | <u>73,474</u> |
| Total income and endowments | 54,538 | 54,538 | 73,474 |
| Expenditure on: | | | |
| General administrative costs, including depreciation and amortisation | | | |
| Bank charges | 184 | 184 | 101 |
| | <u>184</u> | <u>184</u> | <u>101</u> |
| Total of expenditure of other costs | 184 | 184 | 101 |
| Total expenditure | 184 | 184 | 101 |
| Net gains on investments | - | - | - |
| | <u>54,354</u> | <u>54,354</u> | <u>73,373</u> |
| Net income | 54,354 | 54,354 | 73,373 |
| Net income before other gains/(losses) | 54,354 | 54,354 | 73,373 |
| Other Gains | - | - | - |
| | <u>54,354</u> | <u>54,354</u> | <u>73,373</u> |
| Net movement in funds | 54,354 | 54,354 | 73,373 |
| Reconciliation of funds: | | | |
| Total funds brought forward | 663,199 | 663,199 | 589,826 |
| Total funds carried forward | <u>717,553</u> | <u>717,553</u> | <u>663,199</u> |